

Information to identify the case:

Debtor 1	<u>Michael D. Goldfinger</u>	Social Security number or ITIN	xxx-xx-8592
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-23959-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael D. Goldfinger
aka Michael David Goldfinger, aka Michael
Goldfinger

6/8/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael D. Goldfinger
Debtor

Case No. 20-23959-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 08, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2022:

Recip ID	Recipient Name and Address
db	+ Michael D. Goldfinger, 27 Sorrel Run, Mount Laurel, NJ 08054-4818
r	+ Troy Kenuk, Justice Realty Firm, LLC, 2606 Good Intent Road, Deptford, NJ 08096-4452
519123294	Advanced ENT, PO Box 5257, New York, NY 10008-5257
519123292	+ Arthritis, Rheumatic and Back Disease, 2301 Evesham Road, Bldg 800, Suite 115, Voorhees, NJ 08043-4510
519058188	Benham Rafalian, 5812 Washington Blvd, Culver City, CA 90232-7323
519123289	+ Care Centrix, 20 Church Street, 12th Floor, Hartford, CT 06103-1248
519058192	Complete Collection Service, 1007 N Federal Hwy Ste 280, Fort Lauderdale, FL 33304-1422
519058193	# Contiental Central Credit of MA Inc., 5611 Palmer Way Ste G, Carlsbad, CA 92010-7253
519123295	#+ Continental Central Credit, Inc., 5611 Palmers Way, Suite G, Cralsbad, CA 92010-7253
519058194	Cordell Practice Management, 600 Kellwood Pkwy Ste 300, Chesterfield, MO 63017-5809
519058197	Daily Management Inc., 16461 Racquet Club Rd, Fort Lauderdale, FL 33326-3131
519123293	Elbaum, Krost & Elbaum DDS PA, 688 Brewers Bridge Road, Jackson, NJ 08527-2017
519058199	FMA Alliance Limited, 12339 Cutten Rd, Houston, TX 77066-1807
519058198	Fin Wise Bank, 756 E Winchester St Ste 100, Murray, UT 84107-7520
519058201	+ Hayt, Hayt & Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
519058203	Jeff Cutrona, 121 Dickinson Ave, Toms River, NJ 08753-7776
519058207	LCA Collections, 18 Park of Commerce Blvd, Savannah, GA 31405-7410
519077672	+ M&T Bank, Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519058216	Mittal Ghandi, 12 Krysta Ct, Mount Laurel, NJ 08054-6929
519058217	New Jersey Division Probation, PO Box 987, Trenton, NJ 08625-0987
519058221	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
519058226	Princeton Health PP, PO Box 824406, Philadelphia, PA 19182-4406
519058227	Radius Global Solutions LLC, PO Box 1259, Oaks, PA 19456-1259
519123291	+ Ragan & Ragan, 3100 Route 138 West, Wall, NJ 07719-9021
519058230	Shannon Goldfinger, 91 Farnwood Rd, Mount Laurel, NJ 08054-2913
519058232	TD Bank USA NA, 2 Portland Sq, Portland, ME 04101-4088
519058234	Township of Medford, Burlington County, 17 N Main St, Medford, NJ 08055-2411
519058238	Vacation Village Resorts, 276 Brodie Mtn Rd, Hancock, MA 01237-6924
519058239	Virtua Health, PO Box 71451, Philadelphia, PA 19176-1451
519058240	Virtua Medical Group, 6981 N Park Dr Ste 200, Pennsauken, NJ 08109-4201

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 08 2022 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 08 2022 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark

District/off: 0312-1

User: admin

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			Center, Suite 2100, Newark, NJ 07102-5235
519058185	^ MEBN	Jun 08 2022 20:43:59	Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
519058187	+ EDI: BANKAMER2.COM	Jun 09 2022 00:43:00	Bank of America, 100 N Tryon St, Charlotte, NC 28202-4024
519058186	EDI: BANKAMER.COM	Jun 09 2022 00:43:00	Bank of America, 655 Paper Mill Rd, Newark, DE 19711-7500
519058189	EDI: CAPITALONE.COM	Jun 09 2022 00:43:00	Capital One Bank USA NA, 1680 Capital One Dr, McLean, VA 22102-3407
519058190	+ Email/Text: bankrupt@choicerecovery.com	Jun 08 2022 20:47:00	Choice Recovery, 1105 Schrock Rd, Columbus, OH 43229-1168
519122694	+ EDI: BASSASSOC.COM	Jun 09 2022 00:43:00	Collins Asset Group LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
519058191	EDI: COLLINSASSET.COM	Jun 09 2022 00:43:00	Collins Asset Group, LLC, 5725 W Highway 290 Ste 103, Austin, TX 78735-8722
519058195	Email/PDF: creditonebknotifications@resurgent.com	Jun 08 2022 20:49:25	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
519058196	Email/PDF: creditonebknotifications@resurgent.com	Jun 08 2022 20:49:17	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
519058199	Email/Text: Bankruptcy@FMAAlliance.com	Jun 08 2022 20:48:00	FMA Alliance Limited, 12339 Cutten Rd, Houston, TX 77066-1807
519058200	Email/Text: jvanfleet@friedmanllp.com	Jun 08 2022 20:48:00	Friedman LLP, 601 Route 73 N Ste 400, Marlton, NJ 08053-3476
519058202	EDI: IRS.COM	Jun 09 2022 00:43:00	Internal Reveune Service, PO Box 7346, Philadelphia, PA 19101-7346
519058205	Email/Text: govtaudits@labcorp.com	Jun 08 2022 20:48:00	Laboratory Corp of America, PO Box 2240, Burlington, NC 27216-2240
519058208	EDI: LENDNGCLUB	Jun 09 2022 00:43:00	Lending Club Corp, 595 Market St, San Francisco, CA 94105-2802
519058209	+ EDI: LENDNGCLUB	Jun 09 2022 00:43:00	LendingClub, Attn: Bankruptcy, 595 Market St Ste 200, San Francisco, CA 94105-2807
519058210	^ MEBN	Jun 08 2022 20:44:18	Lendingpoint LLC., 1201 Roberts Blvd NW Ste 200, Kennesaw, GA 30144-3612
519058212	Email/Text: camanagement@mtb.com	Jun 08 2022 20:48:00	M & T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
519058211	Email/Text: camanagement@mtb.com	Jun 08 2022 20:48:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
519124555	Email/Text: camanagement@mtb.com	Jun 08 2022 20:48:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519075351	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 08 2022 20:49:22	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519058213	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 08 2022 20:49:15	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
519058214	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 08 2022 20:49:23	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
519076166	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 08 2022 20:48:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519058215	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 08 2022 20:48:00	Midland Credit Management, Inc., 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
519121419	+ EDI: BASSASSOC.COM		

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		Jun 09 2022 00:43:00	Oliphant Financial, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
519058218	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 08 2022 20:49:15	Ollo Card Services, Attn: Bankruptcy, PO Box 9222, Old Bethpage, NY 11804-9222
519058219	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 08 2022 20:49:14	Ollo/tbom, PO Box 9222, Old Bethpage, NY 11804-9222
519058220	Email/Text: bankruptcies@penncredit.com	Jun 08 2022 20:48:00	Penn Credit Corporation, 2800 Commerce Dr, Harrisburg, PA 17110-9307
519132113	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2022 20:48:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519058222	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2022 20:48:00	Pnc Bank, Attn: Bankruptcy, PO Box 94982, Cleveland, OH 44101-4982
519058223	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2022 20:48:00	Pnc Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180
519058225	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2022 20:48:00	Pnc Mortgage, Attn: Bankruptcy, PO Box 8819, Dayton, OH 45401-8819
519058224	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2022 20:48:00	Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
519113653	EDI: Q3G.COM	Jun 09 2022 00:43:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519058228	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 08 2022 20:49:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
519082866	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 08 2022 20:49:00	Select Portfolio Servicing, Inc., as servicer for, P.O. BOX 65250, SALT LAKE CITY, UT 84165-0250
519058229	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 08 2022 20:49:00	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
519058231	EDI: RMSC.COM	Jun 09 2022 00:43:00	Synchrony Bank, 170 W Election Rd Ste 125, Draper, UT 84020-6425
519059348	+ EDI: RMSC.COM	Jun 09 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519058235	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 08 2022 20:48:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 8026, Cedar Rapids, IA 52408-8026
519058236	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 08 2022 20:48:00	Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054-4518
519058233	Email/Text: rwarrington@medfordtownship.com	Jun 08 2022 20:48:00	Township of Medford, 17 N Main St, Medford, NJ 08055-2411
519079716	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 08 2022 20:48:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519058237	+ Email/Text: jerome.smalls@ogc.upenn.edu	Jun 08 2022 20:48:00	University of Penn health System, 3400 Spruce St, Philadelphia, PA 19104-4274
519123290	+ Email/Text: bankruptcy@webbank.com	Jun 08 2022 20:48:00	WebBank, 215 South State Street, suite 1000, Salt Lake city, UT 84111-2336

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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User: admin

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Recip ID	Bypass Reason	Name and Address
519058204	##	KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
519058206	##	Lakeside at Meford, 125 N Route 73, West Berlin, NJ 08091-9225

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for THE BANK OF NEW YORK MELLON, F/K/A, THE BANK OF NEW YORK AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF ALTERNATIVE LOAN TRUST 2005-45, MORTGAGE P bankruptcy@fskslaw.com
Ronald E. Norman	on behalf of Debtor Michael D. Goldfinger rnorman@rnormanlaw.com ekonecsny@rnormanlaw.com; dgordon@rnormanlaw.com; g14985@notify.cincompass.com; ronaldenorman@icloud.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Clunn, III	on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com

TOTAL: 8